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Gp/2164 #8 BT
5-31-02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
Group Art Unit 2164

In re

Patent Application of:

Ruth Marie Tritz, et. al.

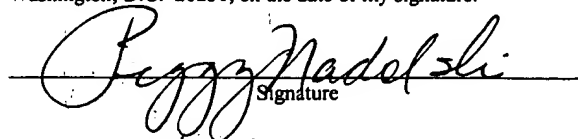
Serial No.: 09/653,595

Filed: August 31, 2000

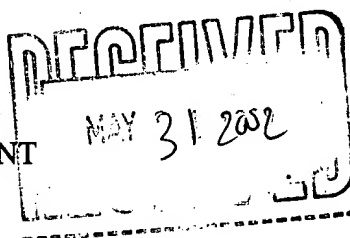
Examiner: Steven Post

"METHOD AND APPARATUS FOR
EVALUATING A FINANCIAL ACCOUNT
APPLICANT"

I, Peggy Nadolski, hereby certify that this correspondence is being deposited with the US Postal Service as first class mail in an envelope addressed to Assistant Commissioner for Patents, Washington, D.C. 20231, on the date of my signature.


Signature

4/19/02
Date of Signature



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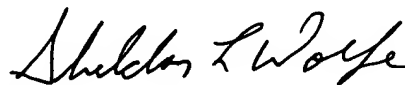
SUBMISSION OF SUBSTITUTE DECLARATION AND POWER OF ATTORNEY

Assistant Commissioner for Patents
Washington, DC 20231

Sir:

Enclosed is a substitute Declaration and Power of Attorney for Patent Application in the above-named matter.

Respectfully submitted,



Sheldon L. Wolfe
Reg. No. 43,996

Docket No.: 25213-9023-01
Michael Best & Friedrich LLP
100 East Wisconsin Avenue
Milwaukee, Wisconsin 53202-4108

(414) 271-6560

T:\CLIENT\A025213\9023\A0362825.1

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Declaration and Power of Attorney For Patent Application

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled METHOD AND APPARATUS FOR EVALUATING A FINANCIAL ACCOUNT APPLICANT (Attorney Docket No. 25213-9023-01), the specification of which was filed with my authority, on August 31, 2000 as Application Serial No. 09/653,595.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims referred to above.

I acknowledge the duty to disclose to the Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

As a named inventor, I hereby appoint the following registered practitioners to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

Customer Number

23409



DIRECT ALL COMMUNICATIONS IN OR PERTAINING TO THIS APPLICATION
TO:

Thomas A. Miller
Michael Best & Friedrich LLP
100 East Wisconsin Avenue
Milwaukee, Wisconsin 53202-4108

(414) 271-6560

I hereby claim priority benefit under Title 35, United States Code, §119 of the provisional U.S. patent application listed below:

<u>Application Serial No.</u>	<u>Filing Date</u>
60/168,272	1 December 1999
60/168,276	1 December 1999
60/168,273	1 December 1999
60/213,367	23 June 2000

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first joint inventor: Ruth Marie Tritz

Inventor's signature Ruth Marie Tritz
Date: 1/28/02
Residence: Loretto, Minnesota
Citizenship: United States of America
Post Office Address: 150 Pondview Drive
Loretto, Minnesota 55357

Full name of second joint inventor: Shawn M. Bates

Inventor's signature Shawn M. Bates
Date: 4-11-02
Residence: White Bear Lake, Minnesota
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Post Office Address: 3834 Linden Avenue
White Bear Lake, Minnesota 55110

Full name of third joint inventor: Adam J. Elliott

Inventor's signature _____
Date: _____
Residence: Lino Lakes, Minnesota
Citizenship: United States of America
Post Office Address: 6612 Sherman Lake Road
Lino Lakes, Minnesota 55038

T:\CLIENTA\025213\9023\A0304267



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Full name of first joint inventor: Ruth Marie Tritz

Inventor's signature _____
Date: _____
Residence: Loretto, Minnesota
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Post Office Address: 150 Pondview Drive
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Full name of second joint inventor: Shawn M. Bates

Inventor's signature Shawn M. Bates
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